

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: **Chantay Cates**

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 205 Cedar Street (2) \_\_\_\_\_  
Halls, TN 38040

PLAN PAYMENT:

Debtor(1) shall pay \$ 704.00 Bi-Weekly

☒ PAYROLL DEDUCTION

Marvin Windows & Doors, 101 Marvin Road, Ripley, TN 38063

From:

Debtor(2) shall pay \$ \_\_\_\_\_

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]

☐ YES

☒ NO

(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]

☐ YES

☒ NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12].

☐ YES

☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at \$341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None

Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to:

ongoing payment begins \_\_\_\_\_

\$ \_\_\_\_\_

Approximate arrearage: \_\_\_\_\_

5. PRIORITY CLAIMS:

-NONE-

Amount \_\_\_\_\_

\$ \_\_\_\_\_

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☒ Paid by Trustee to:

Vanderbilt Mortgage &  
Finance Company

ongoing payment begins January 2018

\$1,003.31

Approximate arrearage: 6,020.00

Interest \_\_\_\_\_

\$101.00

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]

Value of Collateral: \_\_\_\_\_

Rate of Interest \_\_\_\_\_

Monthly Plan Payment: \_\_\_\_\_

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER  
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)]

Value of Collateral: \_\_\_\_\_

Rate of Interest \_\_\_\_\_

Monthly Plan Payment: \_\_\_\_\_

Capital Auto Finance Co.

12,000.00

7.00

\$238.00

adequate protection payment of \$60.00/mo

City of Halls

800.00

7.00

\$18.00

Check Into Cash of Tennessee, Inc.

Paid Outside Plan by Daughter

TN Title Loans, Inc.

Paid Outside Plan by Son

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON  
CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIAL  
REASONABLE DISPOSAL OF COLLATERAL:

-NONE-

Collateral: \_\_\_\_\_

**10. SPECIAL CLASS UNSECURED CLAIMS:**

<u>-NONE-</u>	<u>Amount:</u>	<u>Rate of Interest</u>	<u>Monthly Plan Payment:</u>
			\$

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**

None ☐ Not provided for **OR** ☐ General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C.§522(f):**

-NONE-

**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.**

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$12,600.00**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**

☐ %, OR,  
☒ **THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.**

**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**

Aaron's Sales & Lease: Furniture ☒ Assumes **OR** ☐ Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.

**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.**

**19. NON-STANDARD PROVISION(S):**

None

**ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.**

**20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**

/s/ Alissa York Gay

Date September 20, 2017

Alissa York Gay

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s) /ral